

BARRE DAILY TIMES

WEDNESDAY, SEPTEMBER 24, 1919.

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The Associated Press is exclusively entitled to the use for republication of all news dispatches credited to it or not otherwise credited in this paper, and also the local news published therein.

It looks like Gov. Coolidge of Massachusetts again.

Eugene N. Foss must realize by this time that he is out of the political game in Massachusetts.

WISE PRECAUTIONS FOR VERMONT.

During the epidemic of the influenza which swept Vermont a year ago one of the greatest handicaps was the shortage of physicians to attend cases. This shortage was due to the fact that in normal times Vermont has barely enough physicians, all places considered, to meet the needs; that the supply was still more shortened by the demands made by the war service and that many of the physicians still remaining at home were incapacitated for practice because they themselves came down with the ailment. These conditions left a marked shortage of medical men in every community in the state, and, of course, especially in the places where the influenza secured the greatest hold. In fact, some places were so hard up that laymen were serving as physicians as best they could, administering the prescribed remedies and making the patients as comfortable as possible. Some patients, we dare say, did not receive even as much attention as that and in their neglected condition soon went into pneumonia, with usually fatal results.

To remove the possibility of such neglect should the influenza epidemic return this year, the state board of health has undertaken to organize a mobile force of physicians capable of being moved to any part of the state where there should be urgent need, either because of the great hold gained by the disease or because of the lack of medical men. This force of 100 physicians should prove a very effective factor in checking, or preventing absolutely, a recurrence of the epidemic; and the state board of health is to be commended for its foresight and progressiveness in putting this idea into operation.

At the same time that a force of physicians is being organized for possible emergencies, it would be a splendid idea for the Vermont State Nurses' association, or some similar organization, to mobilize a force of nurses who would be ready to be shifted from one section to another as the needs might require. In this case there would have to be sacrifice of lucrative practice, as in the case of physicians, and the nurses would probably have to undergo considerable personal discomfort when they were sent to new places; but it would be carrying out the noble purposes of the nursing profession to enlist in such a force of nurses under command of a state organization, and it is certain, too, that grave conditions of the last influenza epidemic would be avoided in large measure by having a volunteer nurses' organization ready to be shifted wherever the occasion might seem to warrant. The amateur nurses in places like Barre did well but even their devotion to duty could not make up for the lack of training; and had there been a large force of professional nurses available it seems certain that the force of the epidemic might have been blunted to a considerable degree.

These are suggestions which one sincerely hopes will not have to be put into practical application but at the same time one must admit that it is well to be ready for emergencies.

But, Alas, He Doesn't.

The Golden Rule is something which we all believe the other fellow should observe.—Boston Transcript.

Capital Savings Bank and Trust Co.

Montpelier, Vt.

4 per cent interest paid on money deposited in our Savings Department.

2 per cent paid on Business Accounts.

Capital\$100,000
Surplus\$100,000
Deposits\$2,500,000

TRUSTEES:

GEO. L. BLANCHARD, Pres.
EDWARD H. DEAVITT,
Vice-President.
FRANK N. SMITH, Treasurer.
WILLIAM G. NYE,
H. JULIUS VOLHOLM,
HARRY DANIELS.



The fall suits are here; you'll fall for 'em.

They've made a solid hit because of the agreeable cahgne in models, colors, designs and fabrics.

No more government restrictions to crush originality of design, and no public opinion to restrain a man from smartness, cheerfulness and luxury in his dress.

Various shapes of browns in lines, stripes; checks are in the lead.

A beautiful tobacco brown that draws well, \$35.

What Your Tailor?

F. H. Rogers & Company

REPORT OF THE CONDITION OF THE PEOPLES NATIONAL BANK OF BARRE

at Barre City, in the state of Vermont, at the close of business on September 12, 1919.

RESOURCES.

| | |
|--|----------------|
| Loans and discounts, including redemptions | \$642,942.74 |
| *Total loans | \$642,942.74 |
| Notes and bills received (other than bank acceptances) | \$5,014.77 |
| Overdrafts, unsecured | 13.31 |
| U. S. government securities owned: | |
| Deposited to secure circulation (U. S. bonds, par value) | \$100,000.00 |
| Paid to see U. S. bonds | 7,000.00 |
| Deposits (par value) | 7,000.00 |
| Pledged as collateral for state or other deposits | 37,000.00 |
| Owned and unpledged | 75,705.00 |
| War savings certificates and thrift stamps actually owned | 890.90 |
| Total U. S. government securities | 220,295.90 |
| Other bonds, securities, etc. | |
| Bonds other than U. S. bonds pledged to secure postal savings deposits | 27,000.00 |
| Collateral Trust and other notes of corporations issued for not less than ONE YEAR nor more than THREE YEARS | \$80,111.84 |
| Total bonds, securities, etc., other than U. S. bonds | 617,111.84 |
| Stock of Federal Reserve Bank (80 per cent. of subscription) | 3,600.00 |
| Law reserve with Federal Reserve Bank | \$52,018.45 |
| Cash in vault and net amounts due from national banks | 64,792.53 |
| Cheques on other banks, in the same city or town as reporting bank | 797.04 |
| Total of last two items \$65,589.57 | |
| Cheques on banks located outside of city or town of reporting bank and other cash items | 2,322.37 |
| Redemption fund with U. S. treasurer | 5,000.00 |
| Interest earned but not collected—approximate on notes and bills received not past due | 5,249.59 |
| Other assets, if any | 1,958.00 |
| Total | \$1,590,978.72 |

LIABILITIES.

| | |
|---|----------------|
| Capital stock paid in | \$100,000.00 |
| Surplus fund | 20,000.00 |
| Undivided profits | \$44,980.48 |
| Less current expenses, interest and taxes paid | 41,681.79 |
| Interest and discount collected or credited, advance of maturity and not earned (approximate) | 2,354.09 |
| Amount reserved for taxes accrued | 1,928.98 |
| Amount reserved for all interest accrued | 901.45 |
| Circulating notes outstanding | 100,000.00 |
| Certified checks outstanding | 7.60 |
| Customer's checks on own bank outstanding | 8,999.59 |
| Total of last two items \$9,007.19 | |
| Deposits subject to reserve (deposits payable within 30 days): | |
| Individual deposits subject to check | \$91,071.47 |
| Certificates of deposit due in less than 30 days (other than for money borrowed) | \$5,435.33 |
| Deposits unpaid | 77.50 |
| Total of demand deposits (other than bank deposits) subject to reserve | \$96,584.29 |
| Time deposits subject to reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings): | |
| Certificates of deposit (other than for money borrowed) | \$6,480.51 |
| Postal savings deposits | 2,824.28 |
| Other time deposits | \$92,406.27 |
| Total of time deposits subject to reserve | \$101,711.06 |
| United States deposits (other than postal savings): | |
| War loan deposit account | \$16,924.08 |
| Other United States deposits, including deposits of U. S. disbursing officers | 5,000.00 |
| Total | \$1,590,978.72 |
| Liabilities for redemptions, including those with Federal Reserve Bank | \$25,014.73 |
| Total contingent liabilities | \$25,014.73 |

*Of the total loans and discounts shown above, the amount on which interest and discount was charged at rates in excess of those permitted by law (sec. 6197 Rev. Stat.), exclusive of notes upon which total charge not to exceed 60 cents was made, was none. The number of such loans was none.

State of Vermont, county of Washington, ss: I, W. C. JOHNSON, JR., cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Subscribed and sworn to before me, this 22d day of September, 1919.

JAMES MACRAY, Notary Public.

Montpelier Band Concert.

Program of concert to be given by the Montpelier Military band at Montpelier Thursday evening, Sept. 25, at 7:45 o'clock:

"Star Spangled Banner"
March, "Frozen Finance"
Overture, "Morning, Noon and Night"
Selection, "The Rainbow Girl"
Vocal solo, "To Have, To Hold, To Love"
Waltz, "La Belle Roumaine"
Selection from "High Jinks"
March, "On Guard"
"America"

Thrift

Thrift is more than the saving of money; it is the practice of conservation, conservation of effort, conservation of time, conservation of all those qualities which contribute toward efficiency and which, unfortunately, are too often regarded in value from a money standpoint.

Conservation and concentration go hand in hand; great power is produced by the concentration of accumulated energy and in no other way can the greatest efficiency be produced.

It seems difficult to make it clear to many people that war, in an economic sense, is still continuing with all of its dangerous tendencies and that the need for the practice of thrift and economy was never so urgent as it is to-day. Some financiers say: "Produce, produce more goods"; but this will not get us anywhere, if we continue to waste our present resources. We need production, but we need vastly more conservation. Thrift in its application must be broadened from a personal habit to a national characteristic. It should be a part of the curriculum of every school in this land where its impress can be left upon the minds of every youth in a lasting way.

Schools and colleges should not only teach knowledge, but how to apply it. They should teach that the practice of thrift is a creator rather than a creature of good citizenship.

Our government took us a long way in the development of thrift habits during the war. We all recognized its value then, why shall we not do so now?

The Peoples National Bank of Barre

4 per cent.—National Bank Protection for Your Savings—4 per cent.

WHITE RIVER JUNCTION

Robert M. Stevens, son of Mr. and Mrs. Roland Stevens of Hartford, left Monday for Exeter, N. H., where he enters the upper middle class at Phillips Exeter academy.

Miss Ethel Tenney, who has been residing in Philadelphia, Pa., and who returned to her home on Highland avenue recently, is visiting with friends in the northern part of the state.

Miss Florence Hopkins, who has been employed in the Smith and Sons candy factory in White River Junction for the past few months, during which time she has made her home with Mr. and Mrs. James Hill of Haten street, has returned to her home in Franklin.

Henry Merrill of North Hartley and Myron Merrill of North Brookfield, Mass., are spending the week with Mrs. Wilder W. Pierce at her home on Highland park.

Mrs. G. A. Wheeler is spending two weeks with her aunt, Mrs. C. C. Sheldon, of East Highgate.

Mr. and Mrs. George Cleveland of St. Albans were in White River Junction Tuesday.

Mystic lodge, No. 211, Knights of Pythias, held their weekly meeting in Castle hall Monday, Sept. 23, C. H. Walker, chancellor commander, presiding. The usual routine of business was transacted. The grand lodge of Knights of Pythias of the domain of Vermont will meet in Rutland Friday, Oct. 3. Mystic lodge sends as its grand representatives, R. A. Spafford, C. H. Chapman and F. J. Grant.

C. W. Groom, assistant superintendent of the C. V. Railway Co., wife and daughter, Florence, were in White River Junction Tuesday.

F. E. Carlisle was in Windsor Tuesday on business.

Mrs. Charles Cummings and sister, Miss Nellie Dean, have returned from Springfield, Mass., where they attended the Eastern States exposition.

Mrs. H. C. Gilbert of Randolph Center was a recent caller at the home of Mr. and Mrs. Edwin Davis of Barnes avenue.

Miss Bertha Perkins of Union street, who has been spending a two weeks' vacation with her sister in North Billerica, Mass., has returned to her home.

Colonel John Norton of Montpelier was in town Tuesday.

The St. Albans district meeting of ministers and Sunday school workers of the Vermont conference will be held in the Methodist church at White River Junction on Sept. 29 and 30. Dr. W. Shaw, district superintendent, will be in charge of the meetings. Representatives from the board of Sunday schools

and the Methodist centenary conservation committee, as well as several ministers in the district, will address the meetings.

George Peacor of North Newport, N. H., spent Sunday with Mr. and Mrs. Fred Fortier.

George Bard, teamster for the White River Paper Co., has severed his relations with that concern.

R. N. Shepard has leased the Ruth Chadbourne house at Hartford.

A cordial invitation is extended to all Odd Fellows in good standing to attend the annual district meeting of district No. 8, I. O. O. F., to be held with Myrtle lodge, No. 27, White River Junction, on Friday evening, Oct. 3. The lodges in the district are as follows: Myrtle, No. 27, White River Junction; Crystal Lake, No. 34, Post Mills; Bethel, No. 35, Bethel; Quebec River, No. 56, Woodstock; Windsor, No. 55, Windsor; White River, No. 56, Sharon; Rochester, No. 65, Rochester; Royalton, No. 74, South Royalton.

WAITSFIELD

The Red Cross will meet on Thursday afternoon. All ladies are asked to be present. Will any who have work at home, kindly finish and bring in?

The Epworth league will hold its annual election of officers in the M. E. church next Friday at 8 o'clock, to be followed by a social, at which refreshments will be served. All members and any wishing to join are asked to attend.

Remarkably successful "harvest home" services were held at the M. E. church last Sunday and Monday, when the church was beautifully decorated with a large and choice selection of flowers, fruits, vegetables, etc. On Sunday morning the pastor, Rev. Allen Kirkness, preached on the text, "Consider the lilies," and the choir gave special selections in their usual masterly way. On Monday night a social time was held, when the choir again delighted the audi-

ence with their selections and Rev. George Locke of Waterbury gave a timely address on "Home Life." After the meeting refreshments were served by the ladies' aid and Mr. Eaton auctioned the vegetables, etc., off, nearly \$40 being realized for the benefit of the ladies' aid. Large congregations gathered at both services. It is desired to publicly thank all who took any part in making this harvest home such a success.

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Put that LAZY DOLLAR to Work

Have you a lazy dollar lying in the house or in your pocket?

Do you realize that it can earn interest for you instead of just hanging around?

A dollar isn't worth a cent except for what it will do—any more than a man is worth his salt if he won't work.

Start a Savings Account with this bank and make each dollar work for your benefit.

QUARRY SAVINGS BANK AND TRUST CO.

BEN A. EASTMAN, Pres. H. J. JONES, V. Pres. C. M. WILLEY, Treas.
DIRECTORS:
Ben A. Eastman, J. M. Boutwell, W. G. Reynolds, H. F. Cutler,
W. H. Miles, E. L. Scott, H. J. Jones, B. W. Hooker, H. H. Jackson

Vermont Mutual Fire Insurance Company

of Montpelier, Vt.
Ninety-Second Year

Assets\$11,653,426.00

Insurance in Force\$112,201,181.00

Number of Policies in Force, 57,750

Policies written under Mutual or Paid-Up Plan at actual cost—no profit

Consider this fact when placing your Automobile Fire Insurance

If you are seeking Insurance, see our Local Agent

McAllister & Kent
Agents for Barre, Berlin and Orange

WHERE A BOY "HAS IT" ON FATHER

Father needs money, but he is too big to save the little amounts that are easy to save. The boy is just the right size to make a start in our Savings Department. He doesn't mind waiting a few years while the thrift habit is taking hold of him. With a dollar to begin with, he is as important in the Bank as the man with a thousand. Does your boy know how it works?

4 per cent on Savings—4 per cent

FIRST NATIONAL BANK
Montpelier, Vermont
Member Federal Reserve Bank

K. MACRAE

No. 10 Miles Granite Building—Tel. 524-M
(EVERY PURCHASE MEANS A SAVING)

NEW AUTUMN AND WINTER COATS, SUITS, DRESSES, SKIRTS, WAISTS, etc., at prices that mean a considerable saving to every thrifty buyer. You need not pay big prices for fashionable garments if you purchase here, for the small expenses of doing business make this possible.

NEW DRESS SKIRTS—A new collection of Dress Skirts just in, Fine Wool Poplins and Serges, regular and extra sizes up to 38 waist. The values are exceptional.

AUTUMN DRESS FASHIONS—Many attractive and stylish models, of Fine Wool Serges, Tricotines and Satins. Only one of each style and at very moderate prices.

New Coats—The new season's Tailored Suits at special prices. best coat models at a saving Large assortments of new of at least 25 per cent. Waists.

Just up 1 flight—The small expenses mean a big saving to you

An Electric Heater

is a welcome friend to anyone at any time, more especially in the fall and winter months. Will take the chill off a room in a very short time. You'll appreciate its usefulness and the small cost to operate. Call and let us show you.

Barre Electric Company

Tel. 98 For Your Electric Wants Barre

This Big Comfortable Rocker Only \$22.00

Here is solid comfort. A big roomy rocker, upholstered all over in moroccoline leather with oil-tempered springs. This chair is both beautiful and comfortable and something the whole family will enjoy. We have only a few of these Rockers left; \$22.00 while they last.

A. W. Badger & Co.

Undertakers and Licensed Embalmers; Personal Attention Given This Work—Tel. 447-W

A NEW AND UP-TO-DATE AUTO AMBULANCE